PUBLIC SUBMISSION

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

Do not take away our ability to lower risk in our IRA and 401K accounts by not letting us use Options. In so many ways the correct use of options lowers our risk and increases our ability to protect our assets. I have made a tremendous amount of money using covered calls in my IRA account. Keep the government out of our tool chest.

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